

**SNAPSHOT of HOME Program Performance--As of 03/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): South Bend Consortium

State: IN

PJ's Total HOME Allocation Received: \$17,866,440

PJ's Size Grouping\*: B

PJ Since (FY): 1992

| Category   | PJ       | State Average | State Rank       | Nat'l Average | Nat'l Ranking (Percentile):** |         |         |
|--|----------|---------------|------------------|---------------|-------------------------------|---------|---------|
|  |          |               |                  |               | Group                         | B       | Overall |
| <b>Program Progress:</b>   |          |               | PJs in State: 12 |               |                               |         |         |
| % of Funds Committed   | 96.53 %  | 93.21 %       | 4                | 91.92 %       | 87                            | 86      |         |
| % of Funds Disbursed   | 94.50 %  | 89.31 %       | 2                | 82.65 %       | 96                            | 95      |         |
| Leveraging Ratio for Rental Activities                           | 1.56     | 2.97          | 10               | 4.67          | 20                            | 24      |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 91.70 %  | 89.21 %       | 8                | 81.09 %       | 42                            | 41      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 72.31 %  | 87.50 %       | 11               | 68.72 %       | 50                            | 49      |         |
| <b>Low-Income Benefit:</b>                                       |          |               |                  |               |                               |         |         |
| % of 0-50% AMI Renters to All Renters                            | 84.21 %  | 82.16 %       | 5                | 79.93 %       | 54                            | 51      |         |
| % of 0-30% AMI Renters to All Renters***                         | 44.13 %  | 47.78 %       | 11               | 44.94 %       | 48                            | 46      |         |
| <b>Lease-Up:</b>   |          |               |                  |               |                               |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 100.00 % | 98.81 %       | 1                | 94.87 %       | 100                           | 100     |         |
| <b>Overall Ranking:</b>  |          |               | In State: 9 / 12 |               | Nationally: 48 51             |         |         |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |          |               |                  |               |                               |         |         |
| Rental Unit  | \$16,452 | \$18,193      |                  | \$25,717      | 247 Units                     | 32.60 % |         |
| Homebuyer Unit   | \$28,985 | \$14,757      |                  | \$14,669      | 337 Units                     | 44.50 % |         |
| Homeowner-Rehab Unit   | \$13,341 | \$15,426      |                  | \$20,391      | 156 Units                     | 20.60 % |         |
| TBRA Unit  | \$4,336  | \$2,169       |                  | \$3,201       | 18 Units                      | 2.40 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

**Participating Jurisdiction (PJ):** South Bend Consortium IN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental   | Homebuyer | Homeowner |
|--------------------|----------|-----------|-----------|
| <b>PJ:</b>         | \$39,436 | \$64,551  | \$14,076  |
| <b>State:*</b>     | \$64,023 | \$74,209  | \$19,595  |
| <b>National:**</b> | \$91,120 | \$73,223  | \$23,149  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.0 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.91

|  | Rental %   | Homebuyer %  | Homeowner %  | TBRA %   |  | Rental %   | Homebuyer %  | Homeowner %  | TBRA %   |
|--|--|--|--|--|--|--|--|--|--|
| <b>RACE:</b>                             |  |  |  |  | <b>HOUSEHOLD TYPE:</b>   |  |  |  |  |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">61.9</span> | <span style="border: 1px solid black; padding: 2px;">46.0</span> | <span style="border: 1px solid black; padding: 2px;">94.9</span> | <span style="border: 1px solid black; padding: 2px;">55.6</span> | Single/Non-Elderly:  | <span style="border: 1px solid black; padding: 2px;">42.9</span> | <span style="border: 1px solid black; padding: 2px;">32.3</span>             | <span style="border: 1px solid black; padding: 2px;">13.5</span> | <span style="border: 1px solid black; padding: 2px;">66.7</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">34.0</span> | <span style="border: 1px solid black; padding: 2px;">46.9</span> | <span style="border: 1px solid black; padding: 2px;">4.5</span>  | <span style="border: 1px solid black; padding: 2px;">44.4</span> | Elderly:   | <span style="border: 1px solid black; padding: 2px;">20.2</span> | <span style="border: 1px solid black; padding: 2px;">3.0</span>              | <span style="border: 1px solid black; padding: 2px;">47.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | Related/Single Parent:   | <span style="border: 1px solid black; padding: 2px;">29.6</span> | <span style="border: 1px solid black; padding: 2px;">37.4</span>             | <span style="border: 1px solid black; padding: 2px;">16.7</span> | <span style="border: 1px solid black; padding: 2px;">27.8</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | Related/Two Parent:  | <span style="border: 1px solid black; padding: 2px;">6.9</span>  | <span style="border: 1px solid black; padding: 2px;">25.5</span>             | <span style="border: 1px solid black; padding: 2px;">17.9</span> | <span style="border: 1px solid black; padding: 2px;">5.6</span>  |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | Other:   | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">1.8</span>              | <span style="border: 1px solid black; padding: 2px;">4.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| <b>ETHNICITY:</b>                        |  |  |  |  |  |  |  |  |  |
| Hispanic                                 | <span style="border: 1px solid black; padding: 2px;">2.4</span>  | <span style="border: 1px solid black; padding: 2px;">6.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| <b>HOUSEHOLD SIZE:</b>                   |  |  |  |  | <b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>                               |  |  |  |  |
| 1 Person:                                | <span style="border: 1px solid black; padding: 2px;">50.2</span> | <span style="border: 1px solid black; padding: 2px;">22.3</span> | <span style="border: 1px solid black; padding: 2px;">44.2</span> | <span style="border: 1px solid black; padding: 2px;">61.1</span> | Section 8:   | <span style="border: 1px solid black; padding: 2px;">24.3</span> | <span style="border: 1px solid black; padding: 2px;">0.3</span> <sup>#</sup> |  |  |
| 2 Persons:                               | <span style="border: 1px solid black; padding: 2px;">28.3</span> | <span style="border: 1px solid black; padding: 2px;">23.4</span> | <span style="border: 1px solid black; padding: 2px;">26.9</span> | <span style="border: 1px solid black; padding: 2px;">11.1</span> | HOME TBRA:   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |
| 3 Persons:                               | <span style="border: 1px solid black; padding: 2px;">10.1</span> | <span style="border: 1px solid black; padding: 2px;">24.6</span> | <span style="border: 1px solid black; padding: 2px;">8.3</span>  | <span style="border: 1px solid black; padding: 2px;">11.1</span> | Other:   | <span style="border: 1px solid black; padding: 2px;">15.4</span> |  |  |  |
| 4 Persons:                               | <span style="border: 1px solid black; padding: 2px;">6.9</span>  | <span style="border: 1px solid black; padding: 2px;">15.7</span> | <span style="border: 1px solid black; padding: 2px;">10.9</span> | <span style="border: 1px solid black; padding: 2px;">11.1</span> | No Assistance:   | <span style="border: 1px solid black; padding: 2px;">60.3</span> |  |  |  |
| 5 Persons:                               | <span style="border: 1px solid black; padding: 2px;">2.0</span>  | <span style="border: 1px solid black; padding: 2px;">9.2</span>  | <span style="border: 1px solid black; padding: 2px;">7.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| 6 Persons:                               | <span style="border: 1px solid black; padding: 2px;">1.6</span>  | <span style="border: 1px solid black; padding: 2px;">1.8</span>  | <span style="border: 1px solid black; padding: 2px;">1.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| 7 Persons:                               | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |  |  |  |
| 8 or more Persons:                       | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">5.6</span>  |  |  |  |  |  |
|  |  |  |  |  | <b># of Section 504 Compliant Units / Completed Units Since 2001</b> |  |  |  | <span style="border: 1px solid black; padding: 2px;">9</span>    |

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): South Bend Consortium

State: IN

Group Rank: 48  
(Percentile)

State Rank: 9 / 12 PJs

Overall Rank: 51  
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 71.84%   | <b>91.7</b>  |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 47.80%   | <b>72.31</b> |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>84.21</b> |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.38%   | <b>100</b>   |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.360    | <b>1.15</b>  |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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